

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

ROGER PAUL RINGUETTE & LESLIE JO RINGUETTE

CASE NO. 09-10362-RLJ-13

AKA1:
DBA1:
SS#1: xxx-xx- 4945

AKA2:
DBA2:
SS#2: xxx-xx- 6670

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 10/29/2009 Orig. Time: 11:00 AM Reset Date: Reset Time:
B. Meeting Results: Adjourned
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared
D. Attorney for Debtor(s): Appeared
E. Creditor Appearance: JIM GRAVLEY-AMERICAN STATE BANK
GERALD WINDLAND-AMERICAN STATE BANK
F. Amount Paid to the Trustee as of 10/29/2009 \$286.00 First Payment Due Date: 10/24/2009
G. File Trustee's Motion to Dismiss because
H. B22C Information: B22C Form is: Complete
Budgeted Income: \$5,412.50 Expense: \$5,126.50 Surplus: \$286.00
Plan Payment: \$286.00 Monthly Plan Term(Months): 52
I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 1/27/2010 Date Converted from Chapter 7:
J. Required Information: GOOD THANK YOU
K. Business Information:
L. Object to Confirmation: Yes
IRS CLAIM FOR 04-09 TAXES NEEDS TREATMENT
04-09 TAXES NOT FILED PER IRS CLAIM
VANDERBILT MORTGAGE CLAIM FOR \$15 HOME ARREARS NEEDS TREATMENT
TRACTOR PONTOON BOAT EXPENSED ON SCH J, BUT SURRENDERED-WILL AMEND
BUSINESS INCOME \$10112.14 ON B22C, ONLY \$4400 ON SCH I-WILL SEND OCT BANK STMTS TO VERIFY
M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared
N. Eligibility:
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes
P. Remarks: AMENDED PLAN NOTICED FOR 11/4/09, CONFIRMATION SET FOR 12/2/09
1ST PMT OF \$286 RECEIVED 10/14/09, DUE 24TH, WW DE2
SOLD 2004 POLARIS IN JULY
LINDA LAY-MOTHER OWE HER \$1300
SAMS-PAID \$102 PAID IN AUGUST

Dated: 10/29/2009

/s/ Walter O'Cheskey

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

Standing Bankruptcy Trustee

By: Angela Gonzales

Case Number:	09-10362 Page 3 of 3
Debtor:	RINGUETTE
Attorney:	WHITE
Presiding Officer:	ANGELA
Calculation Date:	10/29/2009 14:43

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
AMERICAN STATE BANK	\$9,000.00	6.00%	52	\$196.98	\$10,243.00
			1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$2,719.00		\$2,719.00
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Noticing Fees	\$86.48		\$86.48
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Clerk Filing Fees	\$0.00		\$0.00
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Hardacre Minimum	\$0.00	Greater Of ----->	
Chapter 7 Minimum (Gross)	\$0.00		
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$2,719.00		
Less Noticing Fees	\$86.48		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00		

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$36,640.45
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$14,488.70
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Debtor Plan Base (Monthly Payment X Term)	\$14,872.00
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Surplus (Debtor Plan Base - Calculated Base)	\$383.30
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Comments: